

EXHIBIT “A”



DISCOVER IT® CARD ENDING IN 1397
CARDMEMBER SINCE 2017

DISCOVER®

Account Summary

02/05/2023 - 03/04/2023

Previous Balance	\$754.31
Payments and Credits	-\$72,044.00
Purchases	+\$71,402.45
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance:	\$112.76

See Interest Charge Calculation section following the Fees and Interest Charged section for detailed APR information

Credit Line	\$20,000
Credit Line Available	\$19,853
Cash Advance Credit Line	\$2,500
Cash Advance Credit Line Available	\$2,500

FICO® Score 8 based on TransUnion® data:

778 AS OF 02/26/23

Very Good Updated Monthly

See Key Factors that help explain your score
at Discover.com or visit our mobile app



New York Residents: For more information call us at 1-800-347-2683. You may contact the New York State Department of Financial Services at 1-800-342-3736 or visit www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Payment Coupon

Detach at perforation above and return with check payable to Discover. Do not fold, clip, staple or send cash.



TIMOTHY LAROCCA
183 WAYFARING LN
ROCHESTER NY 14612-2753



New address, email or phone? Please update on reverse.

0000019864623456028490011276000000000003500

Payment Information

New Balance	Minimum Payment	Payment Due Date
\$112.76	\$35.00	04/01/2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$41.00.



Share your card, earn more rewards

Add an Authorized User and get rewards on every purchase made by you and your Authorized User.

Discover.com/AuthorizedUser | 1-800-347-7455 to get started

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 1397

New Balance	\$112.76
Minimum Payment Due	\$35.00
Payment Due Date	04/01/2023

Amount Enclosed

\$

For a faster, easier
way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 70176
PHILADELPHIA PA 19176-0176



Important Information

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or Stolen Cards. Report immediately! Call 1-800-347-2683.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, or submit the form provided at <https://discover.com/billingerrornotice>. You must contact us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. The Billing Rights Notice further explains your rights. Please see your Cardmember Agreement or visit <https://discover.com/billingrights> for a copy of this Notice.

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your allowable form of payment ("Payment") and the bottom portion of this statement in the envelope provided, after affixing postage. Payments sent without proper postage will be returned to the sender. If you pay by check, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If a Payment is processed as an electronic fund transfer, the transfer will be for the amount of the check, funds may be withdrawn from your account as soon as the same day we receive your check, and you will not receive your check back.

Please do not send cash. Sending cash is not allowed. The processing of your allowable form of Payment may be delayed if you send cash or correspondence with your Payments, if you send the Payment to any other address, or if you use an envelope other than the one provided. Payments received at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your Payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your Payment is returned unpaid, we reserve the right to resubmit it as an electronic debit. **Payments made online or by phone before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

You can also make a Payment or set up automatic payments by calling 1-800-347-2683. Automatic payments for the billing period shown on your statement will be deducted on the Payment Due Date shown on that statement, or the next automatic payment date referred to on your statement, unless you request a recurring payment date that occurs before your Payment Due Date. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower as your electronic signature. By providing those numbers, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. Payments from Cashback Bonus cannot be modified or cancelled after being made or scheduled.

If your payments may vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set up automatic payments for: (i) statement New Balance, (ii) statement

Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) other dollar amount. If your scheduled "Other dollar amount" payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the billing statement based on credits or payments after the Close Date.

If you enroll by phone in our automatic payment service, please fill-in the following blanks below and retain the authorization for your records.

Amount

Full Pay _____ Min Pay _____

Min Pay+ \$ _____ Other Amount \$ _____

Bank Routing # _____

Bank Account # _____

Monthly on the Payment Due Date, or Day of the month (INSERT DATE)

Credit Reporting. Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at this address: Discover, PO Box 30939, Salt Lake City, UT 84130-0939. Please include your name, address, home telephone number and Account number.

Paying Interest. Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will begin charging interest on Cash Advances and Balance Transfers as of the later of the Transaction Date or the first day of the billing period in which the transaction posted to your Account. If you pay the New Balance on your current billing statement by the Payment Due Date shown on that billing statement, we will not impose interest charges on New Purchases. New Purchases are Purchases that first appear on the next billing statement. Interest will continue to accrue each day on purchases that appeared on previous billing statements until you pay the New Balance in full and will be billed in the next billing cycle.

How We Calculate Interest Charges. We Use the Daily Balance Method (including current transactions) to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-800-347-2683.

Balance Subject To Interest Rate. Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on page 3 of your billing statement.

Balance Transfers. Balance Transfers are offered at our discretion and accrue interest at the standard purchase rate unless we tell you otherwise.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

Send inquiries to Discover, PO Box 30943, Salt Lake City, UT 84130

The Discover® card is issued by Discover Bank, Member FDIC.

DIT23-27.0420

Change of Address

If correct on front, do not use. To make changes to your address, email or telephone number, please print clearly in blue or black ink, in the space provided or visit [Discover.com](https://discover.com).

Street Address

Home Phone

City

Work Phone

State, Zip

Email



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

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OPEN TO CLOSE DATE: 02/05/2023 - 03/04/2023

Transactions

TRANS.	DATE	PAYMENTS AND CREDITS	AMOUNT
02/09		INTERNET PAYMENT - THANK YOU	-\$10,100.00
02/09		CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$444.00
02/10		INTERNET PAYMENT - THANK YOU	-\$7,900.00
02/17		INTERNET PAYMENT - THANK YOU	-\$17,800.00
02/24		INTERNET PAYMENT - THANK YOU	-\$17,900.00
03/03		INTERNET PAYMENT - THANK YOU	-\$17,900.00

TRANS.	DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT	PREVIOUS BALANCE	AMOUNT
02/02		KWIK FILL 132 BROCKPORT NY	Gasoline	\$7.74	\$444.88	1% Cashback Bonus
02/04		MONROES3001 ROCHESTER NY	Restaurants	\$8,900.00		+\$714.02
02/05		MONROES3001 ROCHESTER NY	Restaurants	\$8,900.00		REDEEMED THIS PERIOD
02/08		GRUBHUBGRANDPASAMSITA 877-585-1085 NY	Restaurants	\$81.27		-\$444.00
02/11		MONROES3001 ROCHESTER NY	Restaurants	\$8,900.00		CASHBACK BONUS BALANCE
02/12		MONROES3001 ROCHESTER NY	Restaurants	\$8,900.00		\$714.90
02/18		GRUBHUBDDDOUGH 877-585-1085 NY	Restaurants	\$80.44		5% Cashback Bonus®
02/18		MONROES3001 ROCHESTER NY	Restaurants	\$8,900.00		
02/19		MONROES3001 ROCHESTER NY	Restaurants	\$8,900.00		
02/24		MONROES3001 ROCHESTER NY	Restaurants	\$33.00		
02/25		MONROES3001 ROCHESTER NY	Restaurants	\$8,900.00		
02/26		MONROES3001 ROCHESTER NY	Restaurants	\$8,900.00		

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$0.00
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$0.00
TOTAL INTEREST CHARGED IN 2023	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 28 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	15.49% V	N/A	\$0.00	\$0.00
Cash Advances	29.49% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

Variable APRs will not exceed 29.99%.

* If your account is currently enrolled in a special program or is placed into one during the term of the offer, you will receive the benefit of the lower rate while the special program is in effect. This includes, if applicable, any lower rates as authorized under the Servicemembers Civil Relief Act.

** This is the date your promotional rate expires and the remaining balance will be moved to your standard APR disclosed when you accepted the offer. Please note: Changing your payment due date may change your Promo APR Expiration Date.

*** For more information, please call us at 1-800-347-2683.

Information For You

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Discover
P.O. Box 30421
Salt Lake City, UT 84130-0421.

You may also contact us on the Web: <https://discover.com/billingerrorno>

In your letter or on the Web, please give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- By 5:00 P.M. ET on the date an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not necessarily required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter or Web Submission

When we receive your written or electronic notice, we must do two things:

1. Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us (or visit <https://discover.com/billingerrorno>) within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

Discover
P.O. Box 30945
Salt Lake City, UT 84130-0945
<https://discover.com/billingerrorno>

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

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Information For You continued

FICO® Credit Score Terms

Your FICO® Credit Score, key factors, and other credit information use the FICO® Score 8 model. They are based on data from TransUnion® and may be different from other credit scores and other credit information provided by different bureaus. This information is intended for and only provided to Primary account holders who have an available score. Your score, key factors and other credit information are available on Discover.com and cardmembers are also provided a score on statements. Customers will see up to a year of recent scores online. Discover and other lenders may use different inputs, such as FICO® Credit Scores, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO® Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request.

Discover Financial Services and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Discover Financial Services and Fair Isaac do not provide "credit repair" services or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

Availability of FICO® Credit Score

As an active cardmember, you may see your FICO® Credit Score on your monthly statement or online. Reasons why you may not see your FICO® Credit Score include: if you opt out; if you have key information that is mismatched or missing, as one example, an address change that has not been updated with Discover or TransUnion®; if your credit history is too new; if your account status is abandoned, bankrupt, fraud, lost or stolen, closed, revoked, or charged off; if you have a foreign address. Your FICO® Score is disclosed on statements when your statement is available. You may not receive a statement if you have no account activity such as no purchase transactions, fees, interest, or payments for approximately 30 days.

Cashback Bonus® Rewards

You activated to earn 5% Cashback Bonus at **Grocery Stores** (stand-alone), **Drug Stores**, and **Select Streaming Services** from 1/1/23 (or the date on which you activate 5%, whichever is later) through 3/31/23, on up to \$1,500 in purchases. **Grocery Store** purchases include those made at supermarkets, meat lockers, bakeries, smaller grocery stores, and grocery delivery services. All purchases made at Walmart, Target, convenience stores, wholesale clubs, discount stores, and supercenters are not eligible. **Drug Store** purchases include those made at stand-alone drug stores, pharmacies, pharmacies located inside of retail stores, and from online pharmacies. Examples of **Select Streaming Service** purchases include Amazon Music, Amazon Prime Video, AMC+, Apple Music, Apple TV, Audible, DirecTV Stream, FUBO, Google Play, HBO Max, iHeartRadio, MLB.TV, Pandora, Paramount Plus, Peacock, Showtime, SiriusXM, Sling TV, Spotify, Starz, Vudu, YouTube Music, YouTube Premium, YouTube TV. Other popular streaming services may be included. If your subscription is bundled with another product or service, billed by a third party (such as a digital platform, a cable or satellite provider, telecommunications, internet provider or a car manufacturer), the purchase may not be eligible in this category. Add-ons associated with Select Streaming Services may not qualify for this promotion if they are not listed, billed in a bundle, separately or through a third party. Listed merchants are in no way sponsoring or affiliated with this program. Purchases must be made with merchants in the U.S. To qualify for 5%, the purchase transaction date must be before or on the last day of the offer or promotion. For online purchases, the transaction date from the merchant may be the date when the item ships. Rewards are added to your account within two billing periods. Even if a purchase appears to fit in a 5% category, the merchant may not have a merchant category code (MCC) in that category. Merchants and payment processors are assigned an MCC based on their typical products and services. Discover Card does not assign MCCs to merchants. Certain third-party payment accounts and digital wallet transactions may not earn 5% if the technology does not provide sufficient transaction details or a qualifying MCC. Learn more at Discover.com/digitalwallets. See Cashback Bonus Program Terms and Conditions for more information.

